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2 IN THE UNITED STATES BANKRUPTCY COURT FOR
3 THE DISTRICT OF PUERTO RICO

4 IN RE:

5 CARLOS GOMEZ GUZMAN

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8 XXX-XX-9271

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11 Debtor(s)

CASE NO. 02-07037 ESL

Chapter 13

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FILED & ENTERED ON 7/21/2006

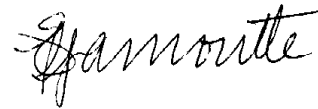
DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge.
IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 21 day of July, 2006.

BY THE COURT



ENRIQUE S. LAMOUTTE INCLAN
U.S. Bankruptcy Judge

cc: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

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3 EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

4 This court order grants a discharge to the person named as the debtor after
5 the debtor has completed all payments under the chapter 13 plan. It is not a
6 dismissal of the case.

6 Collection of Discharged Debts Prohibited

7 The discharge prohibits any attempt to collect from the debtor a debt that
8 has been discharged. For example, a creditor is not permitted to contact a debtor
9 by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or
10 other property, or to take any other action to collect a discharged debt from the
11 debtor. [In a case involving community property:] [There are also special rules
12 that protect certain community property owned by the debtor's spouse, even if
13 that spouse did not file a bankruptcy case.] A creditor who violates this order
14 can be required to pay any damages and attorney's fees to the debtor.

15 However, a creditor may have the right to enforce a valid lien, such as a
16 mortgage or security interest, against the debtor's property after the
17 bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.
18 Also, a debtor may voluntarily pay any debt that has been discharged.

14 Debts That are Discharged

15 The chapter 13 discharge order eliminates a debtor's legal obligation to
16 pay a debt that is discharged. Most, but not all, types of debts are discharged
17 if the debt is provided for by the chapter 13 plan or is disallowed by the court
18 pursuant to section 502 of the Bankruptcy Code.

17 Debts that are Not Discharged.

18 Some of the common types of debts which are not discharged in a chapter 13
19 bankruptcy case are:

- 20 a. Debts that are in the nature of alimony, maintenance, or support;
21 a. Debts for most student loans;
22 b. Debts for most fines, penalties, forfeitures, or criminal restitution
23 obligations;
24 c. Debts for personal injuries or death caused by the debtor's operation
25 of a motor vehicle while intoxicated;
d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and
on which the last payment is due after the date on which the final
payment under the plan was due; and
e. Debts for certain consumer purchases made after the bankruptcy case was
filed if prior approval by the trustee of the debtor's incurring the
debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge.
There are exceptions to these general rules. Because the law is complicated, you
may want to consult an attorney to determine the exact effect of the discharge in
this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0104-3
Case: 02-07037

User: lopezm
Form ID: pdf001

Page 1 of 1
Total Served: 28

Date Rcvd: Jul 21, 2006

The following entities were served by first class mail on Jul 23, 2006.

db +CARLOS GOMEZ GUZMAN, URB PRADERAS DEL SUR CALLE CEDRO 70, SANTA ISABEL, PR 00757-2049
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: INTERNAL REVENUE SERVICE, PO BOX 21126,
PHILADELPHIA, PA 19114-0326)
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +EDWARD A. GODOY, OFFICE OF THE U. S. TRUSTEE, OCHOA BUILDING, 3RD FLOOR,
500 TANCA STREET, SUITE 301, SAN JUAN, PR 00901-1938
ust +MARIA DE LOS ANGELES GONZALEZ, OFFICE OF THE US TRUSTEE, OCHOA BUILDING,
500 TANCA ST SUITE 301, SAN JUAN, PR 00901-1938
ust +MONSITA LECAROS ARIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING,
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +MONSITA LECAROS ARIBAS (MM), OFFICE OF THE US TRUSTEE, OCHOA BUILDING,
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +NANCY PUJALS, OFFICE OF THE US TRUSTEE, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +OFFICE U.S. TRUSTEE, EXECUTIVE OFFICE OF THE US TRUSTEE, 500 TANCA STREET, SUITE 301,
SAN JUAN, PR 00901-1938
1677087 AMERICAN EXPRESS, PO BOX 7828, FORT LAUDERDALE, FL 33329
1677079 AMERICAN EXPRESS, BECKET & LEE LLP, PO BOX 3001 DEPT, MALVERN, PA 19355-0701
1677075 AMERICAN EXPRESS LATIN AMERICAN DIV, BECKET AND LEE, PO BOX 3001 DEPT,
MALVERN, PA 19355-0701
1677086 ASSOCIATES FINANCE, DEPTO DE QUIEBRAS 111 CARR 174, SUITE 2 MINILLAS INDUSTRIAL,
BAYAMON, PR 00959 1910
1677078 ASSOCIATES INTL HOLDING CORP, PO BOX 1616, BAYAMON, PR 00960-1616
1677073 CENTENNIAL, PO BOX 71514, SAN JUAN, PR 00936 8614
1677084 CITI CARD, PO BOX 8104, S HACKENSACK, NJ 07606 8104
1677085 CITIBANK NA/CITICORP-PR&CS INC, PO BOX 195079, SAN JUAN, PR 00919-5079
1677077 ECAST SETTLEMENT CORP ASSIGNEE OF, CITIBANK N.A., PO BOX 35480, NEWARK, NJ 07193-5480
1677088 GORDONS, JEWELERS FIN SERVICE ZALES, PO BOX 9722, GRAY, TN 37615 9722
1677080 ISLAND FINANCE PUERTO RICO INC, BANKRUPTCY DEPARTMENT, PO BOX 195369,
SAN JUAN, PR 00919-5369
1677083 +MONAGRAM CREDIT CARD BANK, 9675 ELK GROVE FLORIN RD, ELK GROVE, CA 95624-2225
1677082 +MUEBLERIA GUAYABAL, APARTADO 893, JUANA DIAZ, PR 00795-0893
1677074 SAMS CREDIT, PO BOX 105980, DEPT 77, ATLANTA, GA 30353 5980

The following entities were served by electronic transmission on Jul 21, 2006 and receipt of the transmission was confirmed on:

1677076 E-mail: HRamos@cardonalaw.com Jul 21 2006 19:14:27 R&G MORTGAGE CORP,
CARDONA JIMENEZ LAW OFFICE, PO BOX 195079, SAN JUAN, PR 00919-5079
1677081 E-mail: HRamos@cardonalaw.com Jul 21 2006 19:14:27 RG MORTGAGE, PO BOX 362394,
SAN JUAN, PR 00936 2394

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust* +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2006

Signature:

